

SERFF Tracking Number:	SAFC-125953492	State:	Arkansas
First Filing Company:	American Economy Insurance Company, ...	State Tracking Number:	EFT \$20
Company Tracking Number:	08-246		
TOI:	26.0 Burglary & Theft	Sub-TOI:	26.0001 Commercial Burglary & Theft
Product Name:	08-246.f		
Project Name/Number:	Terrorism Reauthorization/		

Filing at a Glance

Companies: American Economy Insurance Company, American States Insurance Company, First National Insurance Company of America, General Insurance Company of America, SAFECO Insurance Company of America

Product Name: 08-246.f	SERFF Tr Num: SAFC-125953492	State: Arkansas
TOI: 26.0 Burglary & Theft	SERFF Status: Closed	State Tr Num: EFT \$20
Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: 08-246		State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Elizabeth Miller	Disposition Date: 12/22/2008
	Date Submitted: 12/19/2008	Disposition Status: Approved
Effective Date Requested (New): 02/18/2009		Effective Date (New): 02/18/2009
Effective Date Requested (Renewal): 02/18/2009		Effective Date (Renewal): 02/18/2009

State Filing Description:

General Information

Project Name: Terrorism Reauthorization	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization: ISO	Reference Number: CL-2007-OTRP1, CR-2008-OTOAP
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/22/2008	
State Status Changed: 12/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Submitting:	
IL 09 52 01 08 – Cap on Losses from Certified Acts of Terrorism Endorsement	
IL 09 53 01 08 – Exclusion of Certified Acts of Terrorism	
IL 09 86 01 08 – Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses Endorsement	

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IL 09 87 01 08 – Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)

Endorsement

CR 07 50 08 08 – Amendment – Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only)

CR 07 51 08 08 – Replace Terrorism Provisions (Applicable to Crime/Fidelity Only)

On behalf of the captioned companies, we wish to submit the following information for use in your state.

ISO filing designation numbers CL-2007-OTRP1 and CR-2008-OTOAP announced the introduction of revised terrorism forms in response to the 2007 Terrorism Trip Insurance Program Reauthorization Act. We are submitting these forms for use with our Commercial Crime program.

We are submitting this filing under your Prior Approval statute and ask for an approval applicable to all policies written on or after February 18, 2009.

Company and Contact

Filing Contact Information

Elizabeth Miller, Commercial Lines Filings Analyst	elimil@safeco.com
Safeco Plaza	(206) 473-5430 [Phone]
Seattle, WA 98185	(206) 473-6723[FAX]

Filing Company Information

American Economy Insurance Company	CoCode: 19690	State of Domicile: Indiana
SAFECO Plaza	Group Code: 111	Company Type:
Suite 2800		
Seattle, WA 98185	Group Name:	State ID Number:
(206) 545-5000 ext. [Phone]	FEIN Number: 35-1044900	

American States Insurance Company	CoCode: 19704	State of Domicile: Indiana
SAFECO Plaza	Group Code: 111	Company Type:
Suite 2800		

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Project Name/Number: Terrorism Reauthorization/

Seattle, WA 98185 (206) 545-5000 ext. [Phone]	Group Name: FEIN Number: 35-0145400 -----	State ID Number:
First National Insurance Company of America SAFECO Plaza Suite 2800 Seattle, WA 98185 (206) 545-5000 ext. [Phone]	CoCode: 24724 Group Code: 111 Group Name: FEIN Number: 91-0742144 -----	State of Domicile: Washington Company Type: State ID Number:
General Insurance Company of America 4333 Brooklyn Ave NE Seattle, WA 98105-9903 (206) 545-5000 ext. [Phone]	CoCode: 24732 Group Code: 111 Group Name: FEIN Number: 91-0231910 -----	State of Domicile: Washington Company Type: State ID Number:
SAFECO Insurance Company of America SAFECO Plaza Suite 2800 Seattle, WA 98185 (206) 545-5000 ext. [Phone]	CoCode: 24740 Group Code: 111 Group Name: FEIN Number: 91-0742148 -----	State of Domicile: Washington Company Type: State ID Number:

<i>SERFF Tracking Number:</i>	<i>SAFC-125953492</i>	<i>State:</i>	<i>Arkansas</i>
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	Filing to adopt a reference filing of advisory organization's form reference filing - \$20
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Economy Insurance Company	\$20.00	12/19/2008	24641187
American States Insurance Company	\$0.00	12/19/2008	
First National Insurance Company of America	\$0.00	12/19/2008	
General Insurance Company of America	\$0.00	12/19/2008	
SAFECO Insurance Company of America	\$0.00	12/19/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/22/2008	12/22/2008

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Disposition

Disposition Date: 12/22/2008
Effective Date (New): 02/18/2009
Effective Date (Renewal): 02/18/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Amendment - Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only)	Approved	Yes
Form	Replace Terrorism Provisions (Applicable to Crime/Fidelity Only)	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses	Approved	Yes
Form	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)	Approved	Yes

SERFF Tracking Number: SAFC-125953492 State: Arkansas

First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$20

Company Tracking Number: 08-246

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 08-246.f

Project Name/Number: Terrorism Reauthorization/

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Amendment - Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only)	CR 07 50	08-08	Endorsement/New Amendment/Conditions		0.00	CR_0750_0808.pdf
Approved	Replace Terrorism Provisions (Applicable to Crime/Fidelity Only)	CR 07 51	08-08	Endorsement/New Amendment/Conditions		0.00	CR_0751_0808.pdf
Approved	Cap on Losses from Certified Acts of Terrorism	IL 09 52	01-08	Endorsement/New Amendment/Conditions		0.00	IL_0952_0108.pdf
Approved	Exclusion of Certified Acts of Terrorism	IL 09 53	01-08	Endorsement/New Amendment/Conditions		0.00	IL_0953_0108.pdf
Approved	Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses	IL 09 86	01-08	Endorsement/New Amendment/Conditions		0.00	IL_0986_0108.pdf

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<i>Project Name/Number:</i>	<i>Terrorism Reauthorization/</i>		

Approved	Limitation of	IL 09 87	01-08	Endorseme New	0.00	IL_0987_010
	Coverage for			nt/Amendm		8.pdf
	Certified Acts of			ent/Condi		
	Terrorism (Sub-			ons		
	Limit on Annual					
	Aggregate Basis)					

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT — DELETE PROVISIONS REGARDING
CERTAIN ACTS OF TERRORISM
(APPLICABLE TO CRIME/FIDELITY ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
GOVERNMENT CRIME COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

Any endorsement in this policy that refers to "certified act(s) of terrorism" is hereby amended to the effect that such endorsement does not apply to the Commercial Crime Coverage Form, Government Crime Coverage Form or Kidnap/Ransom And Extortion Coverage Form.

The inapplicability or omission of a terrorism exclusion does not serve to create coverage for any loss or damage that would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACE TERRORISM PROVISIONS (APPLICABLE TO CRIME/FIDELITY ONLY)

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
GOVERNMENT CRIME COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

- A. Any endorsement in this policy that refers to “certified act(s) of terrorism” does not apply to the Commercial Crime Coverage Form, Government Crime Coverage Form or Kidnap/Ransom And Extortion Coverage Form. Instead, the following exclusion applies to such Coverage Forms:**

EXCLUSION OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by “terrorism”, including action in hindering or defending against an actual or expected incident of “terrorism”. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. **But this exclusion applies only when one or more of the following are attributed to an incident of “terrorism”:**

1. The “terrorism” is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the “terrorism” was to release such material; or
3. The “terrorism” is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the “terrorism” was to release such materials; or
5. The total of insured damage to all types of property in the United States, its territories

and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the “terrorism” and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of “terrorism” which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.

With respect to this Item **A.5.**, the immediately preceding paragraph describes the threshold used to measure the magnitude of an incident of “terrorism” and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of “terrorism”, there is no coverage under this Coverage Form.

B. Application Of Other Exclusions

1. When the Exclusion Of Terrorism applies in accordance with the terms of Paragraph **A.1.** or **A.2.**, such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form.
2. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which

would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

- C.** The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

“Terrorism” means activities against persons, organizations or property of any nature:

- 1.** That involve the following or preparation for the following:
 - a.** Use or threat of force or violence; or
 - b.** Commission or threat of a dangerous act; or

- c.** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

- 2.** When one or both of the following applies:

- a.** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- b.** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

POLICY NUMBER: =====

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 STANDARD PROPERTY POLICY

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph C) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)	Coverage Form, Coverage Part Or Policy
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. The following definition is added with respect to the provisions of this endorsement:

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a “certified act of terrorism”. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year

(January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

POLICY NUMBER: =====

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION OF CERTIFIED ACTS OF TERRORISM
INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR
RADIOLOGICAL TERRORISM; CAP ON COVERED
CERTIFIED ACTS LOSSES**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph C) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)	Coverage Form, Coverage Part Or Policy
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. The following definition is added with respect to the provisions of this endorsement:

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following exclusion is added:

LIMITED EXCLUSION OF CERTIFIED ACTS OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by a “certified act of terrorism”. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one or more of the following are attributed to such act:

1. The terrorism is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the terrorism was to release such material; or
3. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical material; or
4. Pathogenic or poisonous biological or chemical material is released, and it appears that one purpose of the terrorism was to release such material.

When this terrorism exclusion applies in accordance with the terms of Paragraph **B.1.** or **B.2.**, the terrorism exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Part or Policy.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a “certified act of terrorism” excluded under Paragraph **B.** results in fire, we will pay for the

loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

D. Cap On Certified Terrorism Losses

The following limitation applies to coverage for any one or more “certified acts of terrorism” that are not excluded by the terms of the exclusion in Paragraph **B.** and to any loss or damage that is covered and to which the exception in Paragraph **C.** applies:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

E. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the non-applicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the War And Military Action Exclusion.

POLICY NUMBER: =====

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITATION OF COVERAGE FOR CERTIFIED ACTS OF
TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE
BASIS)**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

SCHEDULE

SCHEDULE PART I — Applicability Of Terrorism Sub-Limit

Coverage Form, Coverage Part Or Policy	Description Of Property Or Coverage	Certified Acts Sub-Limit

SCHEDULE PART II — Exception: Non-Applicability Of Certified Acts Sub-Limit To Certain Fire Losses (refer to Paragraph D.):

State(s)	Coverage Form, Coverage Part Or Policy
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A.** The following definition is added with respect to the provisions of this endorsement:

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the non-applicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. Limitation Of Amount Of Coverage For Certified Acts Of Terrorism

When coverage applies to loss or damage caused by a “certified act of terrorism”, the full Limit of Insurance on the affected property or coverage does not apply to such loss or damage. Instead, the following limitation applies to the loss or damage. The limitation applies even if another Covered Cause of Loss contributes concurrently or in any sequence to the loss or damage, except as otherwise provided in this endorsement.

The Certified Acts Sub-Limit is the most we will pay for the total of all loss or damage (sustained under the coverage to which the Sub-Limit applies) caused by one or more “certified acts of terrorism” in an annual policy period. If losses from a “certified act of terrorism” do not exhaust the Certified Acts Sub-Limit, then the balance of that Sub-Limit is available for losses from a later act(s) that occurs in the same annual policy period. If a “certified act of terrorism” begins during one annual policy period and ends during the following annual policy period, the only amount of coverage available is the Sub-Limit (or balance of it) applicable to the annual policy period in which such act began.

Amounts payable under a Coverage Extension, Additional Coverage or similar provision in the policy do not increase the Certified Acts Sub-Limit.

D. Exception: Non-Applicability Of The Certified Acts Sub-Limit To Certain Fire Losses

The following exception applies only with respect to property located in the states indicated in Part II of the Schedule of this endorsement, if covered under the Coverage Form, Coverage Part or Policy indicated therein. The exception relates only to loss or damage caused by a “certified act of terrorism”.

When covered direct loss or damage attributable to fire exceeds the amount of the Sub-Limit, we will pay the full amount of the fire loss, up to the Limit of Insurance on the affected property, subject to policy provisions including Deductible and Valuation. In that circumstance, the Limit of Insurance is the most we will pay for the total of all covered direct loss or damage by fire and any other effect of the “certified act of terrorism” and any other Covered Cause of Loss that contributes concurrently or in any sequence to the loss or damage.

When covered direct loss or damage attributable to fire is less than the Sub-Limit, then the Sub-Limit is the most we will pay for the total of fire and any other covered loss or damage.

This Paragraph, **D.**, does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form. Therefore, when a Sub-Limit is shown for those coverages, the Sub-Limit for those coverages is the maximum recoverable regardless of whether fire is an effect of the “certified act of terrorism”.

E. Cap On Certified Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

F. Coinsurance

The Coinsurance Condition in this policy does not apply to the coverage addressed in this endorsement.

<i>SERFF Tracking Number:</i>	<i>SAFC-125953492</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Economy Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$20</i>
<i>Company Tracking Number:</i>	<i>08-246</i>		
<i>TOI:</i>	<i>26.0 Burglary & Theft</i>	<i>Sub-TOI:</i>	<i>26.0001 Commercial Burglary & Theft</i>
<i>Product Name:</i>	<i>08-246.f</i>		
<i>Project Name/Number:</i>	<i>Terrorism Reauthorization/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	SAFC-125953492	State:	Arkansas
First Filing Company:	American Economy Insurance Company, ...	State Tracking Number:	EFT \$20
Company Tracking Number:	08-246		
TOI:	26.0 Burglary & Theft	Sub-TOI:	26.0001 Commercial Burglary & Theft
Product Name:	08-246.f		
Project Name/Number:	Terrorism Reauthorization/		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	12/22/2008
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Comments:

Attachments:

PCTD_f.pdf

FFS-1.pdf

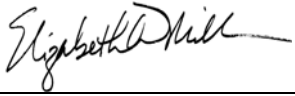
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Safeco Group				Group NAIC #	111
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
American Economy Insurance Company	IN	19690	35-1044900			
American States Insurance Company	IN	19704	35-0145400			
First National Insurance Company of America	WA	24724	91-0742144			
General Insurance Company of America	WA	24732	91-0231910			
Safeco Insurance Company of America	WA	24740	91-0742148			

5. Company Tracking Number	08-246.f
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Elizabeth A. Miller Safeco Plaza, Suite 2800 Seattle WA 98185-0001	Commercial Lines Filing Analyst	206-473-5430	206-473-6723	elimil@safeco.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Elizabeth A. Miller			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	26.0
10. Sub-Type of Insurance (Sub-TOI)	26.0001
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing Title)	Commercial Crime
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 02/18/2009 Renewal: 02/18/2009
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	ISO
17. Reference Organization # & Title	CL-2007-OTRP1, CR-2008-OTOAP
18. Company's Date of Filing	12/19/2009
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	08-246.f
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Submitting:

IL 09 52 01 08 – Cap on Losses from Certified Acts of Terrorism Endorsement

IL 09 53 01 08 – Exclusion of Certified Acts of Terrorism

IL 09 86 01 08 – Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses Endorsement

IL 09 87 01 08 – Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis) Endorsement

CR 07 50 08 08 – Amendment – Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only)

CR 07 51 08 08 – Replace Terrorism Provisions (Applicable to Crime/Fidelity Only)

On behalf of the captioned companies, we wish to submit the following information for use in your state.

ISO filing designation numbers CL-2007-OTRP1 and CR-2008-OTOAP announced the introduction of revised terrorism forms in response to the 2007 Terrorism Trip Insurance Program Reauthorization Act. We are submitting these forms for use with our Commercial Crime program.

We are submitting this filing under your Prior Approval statute and ask for an approval applicable to all policies effective on or after February 18, 2009.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: Via EFT Amount: \$20</p> <p>Filing to adopt a reference filing of advisory organization's form reference filing - \$20</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Effective March 1, 2007

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	08-246.f			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Cap on Losses from Certified Acts of Terrorism Endorsement	IL 09 52 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Exclusion of Certified Acts of Terrorism	IL 09 53 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses Endorsement	IL 09 86 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis) Endorsement	IL 09 87 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Amendment – Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only)	CR 07 50 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Replace Terrorism Provisions (Applicable to Crime/Fidelity Only)	CR 07 51 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		